

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

In Re:

**Gildharee Persaud
Bhagwatie Persaud**

Debtors**Case No.: 6:14-bk-00034-CCJ****Chapter 13**CHAPTER 13 PLANX AMENDED CHAPTER 13 PLAN

COME NOW, the Debtors, Gildharee Persaud and Bhagwatie Persaud, and file this 3rd Amended Chapter 13 Plan. The projected disposable income of the Debtors is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtors shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

Payment Number by months **Amount of Monthly Plan payment**

1 -- 5 (February 2014 – June 2014)	\$ 3,180.00
6 -- 23 (July 2014 – December 2015)	\$ 1,920.00
24 (January 2016)	\$ 221,260.00
25 – 60 (February 2016 – January 2019)	\$ 1,920.00

The Debtors shall pay by money order, cashier's check or wage deduction, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor's name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENT OF CLAIMS THROUGH THE PLAN**ATTORNEY FEES:**

Name of Creditor	Claim #	Claim Amount	Payment Amount	Payment Numbers	Total of Payments
Debtor Attorney		\$4,000.00	\$100.00	1-4	\$4,000.00
			\$90.00	5	
			\$110.00	6-36	
			\$100.00	37	
Mediation Fee		\$350.00	\$87.50	1-4	\$350.00

PRIORITY CLAIMS: The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and:

Name of Creditor	Claim #	Claim Amount	Payment Amount	Payment Numbers	Total of Payments

SECURED CLAIMS:

Name of Creditor	Claim #	Claim Amount	Payment Amount	Payment Numbers	Total of Payments
Marion Co. 13 & 14 Taxes 1 Bahia	4	\$3,079.82 @ 18%	\$490.00 \$210.00 \$91.45 \$835.22	7 8 9-23 25-26	\$3,742.19
World Omni 2012 Toyota Sienna	12	\$17,851.16 @ 5.25%	\$275.00 \$364.83 \$343.10 \$342.97	1-4 5 6-59 60	\$20,335.20
Multibank/Roundpoint 12 Pine Track Trail (Order Granting Loan Mod-Doc. No. 49)	14		\$1,127.60	1-5	\$5,638.00

SECURED ARREARAGE:

Name of Creditor	Claim #	Claim Amount	Payment Amount	Payment Numbers	Total of Payments
		\$	\$		\$

SECURED GAP PAYMENTS:

Name of Creditor	Claim #	Claim Amount	Payment Amount	Payment Numbers	Total of Payments
		\$	\$		\$

PROPERTY TO BE SURRENDERED:

Name of Creditor	Claim #	Property Description

VALUATION OF SECURITY:

Name of Creditor	Claim #	Claim Amount	Payment Amount	Payment Numbers	Total of Payments
CitiMortgage 3 Bahia Trace (Agreed Order Doc. No. 62)	3	\$57,000.00 @ 5.25%	\$352.61 \$201.21 \$314.76 \$55,349.31	1-6 7-8 9-23 24	\$62,588.79
Kondaur/Multibank 1 Bahia Trace (Agreed Order Doc. No. 58)	6	\$79,000.00 @ 5.25%	\$492.32 \$155.84 \$436.24 \$76,712.21	1-6 7 8-23 24	\$86,801.81
Multi/Roundpoint 10-12 NE 25 th (Order Doc. No. 46)	13	\$64,000.00 @ 5.25%	\$425.79 \$136.27 \$353.41 \$62,146.60	1-8 9-10 11-23 24	\$70,419.79

EXECUTORY CONTRACTS:

The following Executory Contracts are assumed:

Name of Creditor	Description of Collateral

The following Executory Contracts are rejected:

Name of Creditor	Description of Collateral

UNSECURED CREDITORS whose claims are allowed shall receive a pro rata share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. 49.45% (\$52,880.22).

Property of the Estate reverts in the Debtors upon confirmation of the plan, or upon completion of all plan payments and the discharge of Debtors.

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing 3rd Amended Chapter 13 Plan has been served electronically, and when appropriate by regular United States Mail, to the all creditors listed on the Court's Matrix as attached, this 17th day of September, 2014.

/s/Gildharee Persaud
Debtor Signature

/s/Bhagwatie Persaud
Debtor Signature

/s/ JOEL L. GROSS, ESQ.
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